

**REMARKS**

Claims 1-24 are pending in the application.

Claims 1-24 have been rejected.

Claims 1, 8, 15 and 20 have been amended.

Unless otherwise specified in the below discussion, Applicants have amended the above-referenced claims in order to provide clarity or to correct informalities in the claims. Applicants further submit that, unless discussed below, these amendments are not intended to narrow the scope of the claims. By these amendments, Applicants do not concede that the cited art is prior to any invention now or previously claimed. In fact, Applicants maintain that the present invention was reduced to practice prior to the filing date of the cited Simpson reference, as presented in the previously filed Response to Final, and that therefore Simpson is not prior art to the present Application. However, in light of the statement in the Advisory Action that a Rule 1.131 Declaration will not be accepted at this time, Applicants are prepared to wait until an appropriate time to present such Declarations from the inventors of the present Application, should such action be necessary. Applicants further reserve the right to pursue the original versions of the claims in the future, for example, in a continuing application.

**Rejection of Claims Under 35 U.S.C. §102**

The Office Action rejects Claims 1-6, 8-13 and 15-21 under 35 U.S.C. § 102(e) as purportedly being anticipated by U.S. Patent Publication No. 2003/0112306, naming Simpson et al. as inventors ("Simpson"). Applicants respectfully traverse these rejections.

Independent Claims 1 and 8, as amended, each include limitations of substantially the following form:

communicating a user interface from a server system to a client system via a network communication link, wherein

the user interface includes a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications,

the plurality of user interface displays are configured to receive a user input of the consumer loan application data in at least one data field associated with one of the plurality of consumer loan applications specified by a user, and

the user interface is configured to present a sequence of user interface displays associated with the selected consumer loan application wherein the sequence of user interface displays is a subset of the plurality of user interface displays;

...

communicating at least a portion of the consumer loan application data from the server system to the client system to pre-populate at least one data field corresponding to a subsequent user interface display of the sequence of user interface displays.

*See, e.g.*, Claim 1 (amended). Similarly, independent Claims 15 and 20, as amended, include limitations of substantially the following form:

receiving a user interface from a server system via a network communication link, the user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications;

receiving a user input, the user input comprising entry of the consumer loan application data into at least one data field associated with one of the plurality of consumer loan applications specified by a user;

displaying a sequence of user interface displays associated with the specified consumer loan application wherein the sequence of user interface displays is a subset of the plurality of user interface displays;

communicating the consumer loan application data to the server system to store in a storage device; and

receiving at least a portion of the consumer loan application data from the server system to pre-populate at least one data field of a subsequent user interface display of the sequence of user interface displays.

*See, e.g.*, Claim 15 (amended). Applicants respectfully submit that Simpson fails to provide disclosure of each claim limitation, as amended. Applicants further submit that support for the amendments to these claims can be found at least at Figures 3 and 4 of the Application and related text at pp.13-14.

Simpson purports to be related to a “form processing system” in which data is received for a form to be printed via a network, the data is configured for printing, and facilitating the printing of that form. *See* Simpson, ¶ [0006]. The Office Action relates Simpson’s forms to the claimed user interface displays. *See* Office Action, p.3. Simpson provides for a user selecting a form to product. *See* Simpson, ¶ [0036]. Subsequently, Simpson provides for the user to purportedly manually enter data into the form (Simpson, ¶ [0037]) or purportedly uploading data to the form from a database (Simpson, ¶ [0038]) through the use of SQL commands (Simpson, ¶ [0040]).

But Simpson does not provide for user selection of a consumer loan application having a corresponding sequence of user interface displays, wherein the sequence of user interface displays is a subset of a plurality of user interface displays making up a user interface, as claimed. Simpson, at best, provides only for user selection of a single form (related by the Office Action to a claimed user interface display). This single form selected by a user in Simpson cannot be said to correspond to both a user interface display and a consumer loan application having a corresponding sequence of user interface displays.

Further, Simpson fails to provide for information having been entered in one user interface display being displayed in a subsequent user interface display in a sequence of user interface displays. As stated above, Simpson fails to provide disclosure of a sequence of user interface displays correlated to a selected consumer loan application. In

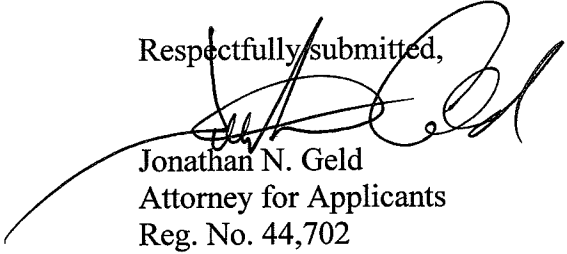
addition, Simpson only provides for information entered into the form itself to appear in the form (Simpson's manual entry) or to specified data in a database being recalled for entry into the form (Simpson's database entry). In neither case does Simpson disclose entry of data into one form being provided for display in an subsequent form in a sequence of forms, as claimed.

For at least these reasons, Applicants submit that the cited sections of Simpson fail to provide disclosure of all the limitations of independent Claims 1, 8, 15 and 20, as amended, and all claims depending therefrom, and that these claims are in condition for allowance. Applicants therefore respectfully request the Examiner's reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

### **CONCLUSION**

In view of the remarks set forth herein, the application and the claims therein are believed to be in condition for allowance without any further examination and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is invited to telephone the undersigned at 512-439-5090.

Respectfully submitted,



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